

Insurance Consumer Outreach



Insurance Outreach

The Bureau of Insurance offers free consumer outreach programs on a number of insurance topics. Speakers will talk to your group or organization on the insurance topic you choose, and will try to help answer any general questions you have about insurance.

For more information, please contact or write to:

Bureau of Insurance
Insurance Outreach Coordinator
PO Box 1157
Richmond, VA 23218
Toll Free 1-877-310-6560
Web Site — www.state.va.us/scc
Life & Health
(804) 371-9092
E-mail address —
L&HOutreach@scc.state.va.us
Property & Casualty
(804) 371-9731
E-mail address—
P&COutreach@scc.state.va.us



Consumer Complaint & Outreach Services



State Corporation Commission

Bureau of Insurance



The State Corporation Commission's Bureau of Insurance responds to thousands of individual consumer inquiries and complaints each year. The Bureau's Consumer Services Sections provide free professional information and complaint services to all residents of Virginia. They were created to respond to public inquiries and to assist consumers regarding complaints about services received from insurance companies and insurance agents.

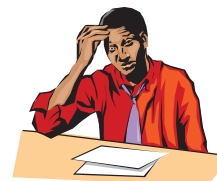
The Bureau of Insurance encourages consumers to try and resolve any problem with their company or agent before contacting its Consumer Services Representative. When it becomes necessary to contact a representative, you may call or write to the Bureau.

Consumer Services Will:

- Thoroughly investigate your complaint.
- Help you get a clear response to your questions.
- Cut through red tape.
- Correct misunderstandings.

Consumer Services Cannot:

- Recommend a particular company, agent, or product.
- Provide legal services that are sometimes required to settle complicated problems. If we are not able to resolve your problem, we will tell you why. If the insurance law and facts are on your side, we will try to see that your rights are protected and that your complaint is resolved in a satisfactory manner.



How to File a Complaint

HELP IS AVAILABLE

KNOW YOUR RIGHTS

- Insurance companies are not allowed to unfairly discriminate as to premium rates charged or kinds of coverage available to consumers.
- Insurance companies are required to pay claims promptly and fairly.
- Consumers have a right to access certain information collected by insurance companies.

Contact Your Agent or Company First

If you have any questions or complaints concerning your insurance, many times a mistake has been made, and it will be corrected upon inquiry.

A **complaint by letter is best**. Always keep a photocopy of your letter. If you contact the company by e-mail, keep copies of all communications.



If you decide to file your complaint by telephone, **keep a written record of:**

- The date and time of your call.
- The name of the person you talked to at the company.
- What was said during the call.



Briefly Describe your Complaint

(You may use the attached complaint form for your convenience.)

- Provide your name and the name of the insured person (if different). Provide the name of the insurance company involved, and your policy or group certificate number.
- Provide an explanation of your problem (i.e. what happened, who was involved, and why you think the company or agent is wrong).
- Explain how you tried to resolve the problem.
- Explain what you think the company or agent should do to resolve your problem.

Attach Copies of:



- Letters or e-mails you have written to the insurance company or agent concerning your complaint and letters or e-mails the company has written you.

- Notes from telephone conversations you may have had with the insurance company or agent.
- Your insurance policy or (for group health insurance) the part of your benefits handbook concerning the disputed coverage. Mark the section you think supports your complaint.
- Letters written by other persons (your doctor or lawyer for example) concerning the problem.
- Sales literature or worksheets (if this is relevant).
- The claim you filed with the insurance company.

How Soon Should I Expect a Response from the Bureau of Insurance ?

- Within a week after we receive your written complaint, we will acknowledge receipt of your letter.

What Contact will be made with the Insurance Agent or Company?

- In most cases, a letter and a copy of your complaint will be sent to the company or agent, requesting an explanation of its position. Telephone contact may be made to discuss the complaint, to ask questions, or to make specific requests.
- After the company or agent responds, we will determine what further actions, if any, we will take.

How Long Will the Investigation Take?

Normally, it takes about 45 days from the time we receive a complaint until we can provide our final response. However, it may take longer if your complaint is claim related, or involves a unique or complex problem, or if the insurer or agent must conduct extensive research before responding.

Should I call to check on the Investigation's progress?



- You do not need to call. We will keep you informed.
- If you have additional information, put it in writing.

Please include the file number we assigned in our letter of acknowledgment, and send it to the person investigating your complaint.

Note: Complaints may be submitted to the Bureau electronically. Instructions for submitting on-line complaint forms may be found on the Bureau's website.

Insurance Rules to Live By

- Know the name of your insurance company and policy number.
- Read your policy.
- Be sure your agent is licensed.
- Get a receipt if you pay by cash.
- Read the application before you sign it.

Consumer Guides and other Information

The Bureau of Insurance distributes consumer guides that are designed to help you better understand the insurance policy you have purchased or are thinking about buying. We also provide lists of certain types of insurers and programs. These guides and lists include:



Life and Health Division

- 1) "Virginia Life Insurance Consumer's Guide"
- 2) "Virginia Health Insurance Consumer's Guide"
- 3) "Virginia Medicare Supplement Insurance Premium Comparison Guide"
- 4) "Guide to Health Insurance For People With Medicare"
- 5) Lists of Insurance Companies Licensed to Sell Medicare Supplement, Medicare Select, and Medicare HMOs in Virginia
- 6) Prescription Drug Programs
- 7) Pharmacy Drug Discount Cards
- 8) Virginia Insurance Counseling and Assistance Program (VICAP) Brochure
- 9) "A Shopper's Guide to Long-Term Care Insurance"
- 10) Lists of Insurance Companies Licensed to Sell Long-Term Care and Tax Qualified Long-Term Care in Virginia
- 11) Office of the Managed Care Ombudsman Brochure and Tips

Property and Casualty Division

- 1) Homeowners Insurance Consumer's Guide
- 2) Virginia Auto Insurance Consumer's Guide
- 3) Teenager's Guide to Auto Insurance
- 4) Renters Insurance: What Can You Afford to Lose?
- 5) Credit Scoring: How It Affects Your Automobile and Homeowners Insurance
- 6) When a Disaster Strikes: What to do After an Insured Homeowners Loss
- 7) When a Disaster Strikes: What to do After an Insured Commercial Property Loss
- 8) Virginia Commercial Insurance Consumer's Guide

You can receive, free of charge, any of these consumer guides by simply writing or calling the Bureau of Insurance. Many are also available for viewing or downloading from the Bureau's website (below).

**State Corporation Commission
Bureau of Insurance
P.O. Box 1157
Richmond, Virginia 23218**

Phone:

1-804-371-9691- (Life & Health)
1-804-371-9185 - (Property & Casualty)
1-800-552-7945 - (Toll Free - Virginia Only)

Fax:

1-804-371-9944 (Life & Health)
1-804-371-9349 (Property & Casualty)

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**Commonwealth of Virginia
State Corporation Commission (SCC)
www.state.va.us/scc
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**Bureau of Insurance
www.state.va.us/scc/division/boi/index.htm**

*** * * E-Mail Address * * ***
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BureauofInsurance@scc.state.va.us**